11074624

Official Form 1)(12/03)

(Official Form 1)(12/03)	VOLUNTARY				
FORM B1 United States Bankruptcy Court District of Western New Yor	rk PETITION				
Name of Debtor (If individual, enter Last, First, Middle): Lee, Antoinette L.	None				
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names): None All Other Names used by the joint debtor in the (include married, maiden and trade names):					
Last four digits of Soc. Sec./Tax I.D. No. (If more than one, state all): 7691	Last four digits of Soc. Sec./Tax I.D. No. (If more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 568 Masten Avenue, Buffalo, New York 14209	Street Address of Debtor (No. & Street, City, State & Zip Code):				
County of Residence or of the	County of Residence or of the				
Principal Place of Business: Erie	Principal Place of Business:				
Mailing Address of Debtor (If different from street address):	Mailing Address of Joint Debtor (If different from street address):				
Location of Principal Assets of Business Debtor (if different from street address above):	04-14686				
Information Regarding Debi	tor (Check the Applicable Boxes)				
 Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. □ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this district. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) 					
■ Individual(s) □ Railroad □ Corporation □ Stockbroker □ Partnership □ Commodity Broker □ Other □ Clearing Bank Nature of Debt (Check one box)	■ Chapter 7 □ Chapter 11 □ Chapter 13 □ Chapter 9 □ Chapter 12 □ Sec. 304 – Case ancillary to foreign proceeding				
■ Consumer/Non-Business □ Business	Filing Fee (Check one box)				
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	■ Full Filing Fee attached. □ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3				
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution of the property is excluded and administrative for distribution to unsecured creditors.	to unsecured creditors. ninistrative expenses paid, there will THIS SPACE FOR COURT USE ONLY				
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over					
	0,000.001 to \$50,000,001 to More than 0 million \$100 million				
	0,000.001 to \$50,000,001 to More than O million \$100 million				

(Official Form 1)(12/03)	FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	are (If more than one attach additional sheet)
Location Where Filed: NONE	ars (If more than one, attach additional sheet) Case Number: Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Af Name of Debtor:	filiate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed:
District:	Relationship: Judge:
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Antoinette L. Lee X Signature of Joint DebtorNone Telephone Number (If not represented by attorney)	(To be completed if debtor is required to file periodic reports) (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 1, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. June 21, 2004 Signature of Attorney for Debtor(s)
June 21, 2004 Date	Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No
Signature of Attorney Signature of Attorney for Debtor(s) Diane R. Tiveron Printed Name of Attorney for Debtor(s) Hogan & Willig, PLLC	Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
Firm Name One John James Audubon Parkway, Suite 210	Printed Name of Bankruptcy Petition Preparer
Amherst, New York 14228 Address	Social Security Number (Required by 11 U.S.C. §110)
(716) 636-7600 Telephone Number June 21, 2004 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address Names and Social Security Numbers of all other Individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	each person.
X	Signature of Bankruptcy Petition Preparer
Signature of Authorized Individual	Signature of Bankruptcy Petition Preparer
Printed Name of Authorized Individual	Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Title of Authorized Individual Date	fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
) Date	

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re:	Case Number:
Lee. Antoinette L., Debtor(s)	(If Known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules a, B, D, E. F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

					MOUNTS SCHEDULE	S SCHEDULED	
	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A-	Real Property	YES	1	\$47,800.00			
B-	Personal Property	YES	3	\$9,200.00		National Control	
C-	Property Claimed as Exempt	YES	1				
D-	Creditors Holding Secured Claims	YES	1		\$55,950.00		
E-	Creditors Holding Unsecured Priority Claims	YES	1	Special Control	\$1,110.00		
F-	Creditors Holding Unsecured Nonpriority Claims	YES	9		\$58,460.00		
G-	Executory Contracts and Unexpired Leases	YES	1			\$2,132.75	
H-	Codebtors	YES	1			\$1,785.00	
1-	Current Income of Individual Debtor(s)	YES	1				
J-	Current Expenditures of Individual Debtors	YES	1				
	Total Number of Sheets Of ALL Schedules	5	20				
		Т	otal Assets	\$57,000.00			
				Total Liabilities	\$115,520.00		

Form 6A	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any lega, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G – Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
568 Masten Avenue, Buffalo, New York	Owner(s)		\$47,800.00	\$55,950.00
		Total	\$47,800.00	

Form 6B	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C – Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G – Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE,JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		1. Cash		\$2,500.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		2. Checking Account		Nominal
3.	Security deposits with public utilities, telephone companies, landlords, and others.				
4.	Household goods and furnishings, including audio, video and computer equipment.		4. Household Furnishings		\$750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6.	Wearing apparel.		6. Wearing Apparel		\$200.00
7.	Furs and jewelry.				
8.	Firearms and sports, photographic, and other hobby equipment.				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10.	Annuities. Itemize and name each issuer.				

Case Number:
(If Known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE,JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize				
12.	Stocks and interests in incorporated and unincorporated businesses. Itemize.				
13.	Interest in partnerships or joint ventures. Itemize.				
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.				
15.	Accounts receivable.				
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.				
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form 6A.)				
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
21.	Patents, copyrights, and other intellectual property. Give particulars.				
22.	Licenses, franchises, and other general intangibles. Give particulars.				

Form 6B - Continued	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE,JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23.	Automobiles, trucks, trailers and other vehicles and accessories.		23. 1990 Ford Probe 1998 Ford EPT Suburban		\$750.00 \$5,000.00
24.	Boats, motors, and accessories.		(needs extensive repair and high mileage)		
25.	Aircraft and accessories.				
26.	Office equipment, furnishings, and supplies.				
27.	Machinery, fixtures, equipment and supplies used in business.				
28.	Inventory.				
29.	Animals.				
30.	Crops - growing or harvested. Give particulars.				
31.	Farming equipment and implements.				
32.	Farm supplies, chemicals and feed.				
33.	Other personal property of any kind not already listed. Itemize.				
	_0	continuat	ion sheets attached		\$9,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Form 6C	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. §522 (b)(1)Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2)Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Wearing Apparel	CPLR 5205	\$200.00	\$200.00
Household Furnishings	CPLR 5205	\$750.00	\$750.00
Cash	Debtor/Creditor §283	\$2,500.00	\$2,500.00
1990 Ford Probe	Debtor/Creditor §282	\$750.00	\$750.00
1998 Ford EPT Suburban	Debtor/Creditor §282	\$1,650.00	\$5,000.00

Form 6D (12/03)	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interest such as judgment liens, garnishments, statutory liens, mortgages, deed of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H","W","J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.

Report the total ofall claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND,WIFE,JOINT	DATE CLAIM INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
M & T Mortgage Corporation Residential Mortgage P.O. Box 444 Buffalo, New York 14240	N		claim incurred in or about May, 1996 as and for a first lien against premises commonly known as 568 Masten Avenue, Buffalo, New York VALUE: \$47,800.00				\$55,950.00	\$8,150.00
Also Notify Steven J. Baum Esq. 220 Northpointe Parkway, Suite G Amherst, NY 14228	N		VALUE:					
LAST FOUR DIGITS OF ACCOUNT NO.								
0 Continuation sheets attached			(Total (Use only		Te	ge) otal ge)	\$55,950.00 \$55,950.00 ort total also on Su	

Form 6E (12/03)	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)
100). (1100)110000 11, 100000 11.	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

liste	ace an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims d on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE	OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case: Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).
	Wages, salaries, and commissions: Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans: Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen: Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals: Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support: Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. §507(a)(7).
	Taxes and certain other debts owed to governmental units: Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(7).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

11 U.S.C. §507(a)(9).

Commitments to Maintain the Capital of an Insured Depository Institution: Claims based on commitments to the

FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

continuation	chapte	attached
COMBINATION	SHEELS	auacheu

In re:	Case Number:
Lee Antoinette L Debtor(s)	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
7691 New York State Department of Labor Unemployment Ins Div P.O. Box 611 Albany, New York 12201-0611	N		claim incurred in or about October, 2002 as and for repayment of unemployment benefits				\$900.00	\$900.00
7030 City of Buffalo Division of Treasury P.O. Box 27 Buffalo, NY 14240-0027	N		claim incurred as and for a Public User Fee with respect to premises commonly known as 568 Masten Avenue, Buffalo, New York				\$130.00	\$130.00
City of Buffalo City Hall Buffalo, New York 14202 LAST FOUR DIGITS OF ACCOUNT NO.			Claims incurred as and for parking violations				\$80.00	\$80.00
LAST FOUR DIGITS OF ACCOUNT NO.								
Sheet no of continuation sheets attached to Schedule of Creditors Holdin Unsecured Priority Claims	g	(Use	(Total of this	Tota	:) il)	total	\$1,110.00 \$1,110.00 stal also on Summa	ry of Schedules)

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In re:	Case Number:
Lee. Antoinette L., Debtor(s)	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of thm, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
6-02-0 Adelphia P.O. Box 371449 Pittsburgh, PA 15250-7449	N		Goods and services provided to petitioner pursuant to statement dated September 10, 2003				\$65.00
0014 Adelphia Security P.O. Box 31261 Tampa, FL 33631-3261 Also Notify:	N		Goods and services provided to petitioner pursuant to statement dated September 11, 2003				\$205.00
Adelphia Checkpoint Security 2500 N. Amiami Trail, Suite #221 Naples, FL 34103	N		Goods and services provided				
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002			to petitioner pursuant to statement dated credit report dated June 21, 2004				\$2,025.00
8 continuation sheets attached				Su 1	bto F ot a		\$2,295.00

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$2,150.00
2045 AT&T Universal Card P.O. Box 8203 South Hackensack, NJ 07606-8203	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$3,650.00
7487 AT&T P.O. Box 8212 Aurora, IL 60572-8212	N		Goods and services provided to petitioner pursuant to statement dated September 5, 2003				\$100.00
3091 The Bon Ton P.O. Box 17598 Baltimore, MD 21297-1598	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$125.00
7487 Broadview Networks P.O. Box 26021 New York, New York 10087-6021		J	Goods and services provided to petitioner pursuant to statement dated August 18, 2003				\$30.00
TOTAL	1	1	,		Sub	total	\$6,055.00
Sheet no. 1 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total (Use only on last page of completed S (R	Sched	Tota lule F	al i	\$ on Summary of Schedules

I	In re:	Case Number:
		_
	Lee, Antoinette L., Debtor(s)	(If Known)

(Continuation sheet)							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Various Buffalo General Hospital P.O. Box 6767 Buffalo, NY 14240-6767	N		Goods and services provided to petitioner pursuant to statement dated September 9, 2003				\$1,150.00
1274 Cingular Wireless P.O. Box 17496 Baltimore, MD 21297-1496	N		Goods and services provided to petitioner pursuant to statement dated August 9, 2003				\$350.00
4775 Citi Cards P.O. Box 8110 S Hackensack, NJ 07606-8110	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$1,390.00
Fairfield Communities, Inc. FairShare Plus Cash Management P.O. Box 340090 Boston, MA 02241-0000	N		Goods and services provided to petitioner pursuant to statement dated August 23, 2003				\$110.00
2438 Fairshare Plus c/o Esort Financial Services P.O. Box 93742 Las Vegas, NV 89193-3742	N		Goods and services provided to petitioner pursuant to statement dated August 29, 2003				\$150.00
					Sub	total	\$3,150.00
Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total		Tota	al	\$

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

,			official data of the color	,			r
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Also Notify:	+						
Fairfield Acceptance Corp. of Nevada P.O. Box 98940 Las Vegas, NV 89193-8940							
9516	N	-	Goods and services				
Home Depot Credit Services Processing Center Des Moines, IA 50364-0000			provided to petitioner pursuant to statement dated August 21, 2003				\$650.00
3671 Household Bank c/o Bankcard Services P.O. Box 17051 Baltimore, MD 21297-1051	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$800.00
234-8 JcPenney P.O. Box 960001 Orlando, FL 32896-0001	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$1,150.00
				•	Subt	otal	
							\$2,600.00
Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Tota (Use only on last page of complete		Ť	otal	\$

In re:	Case Number:
Lee. Antoinette L., Debtor(s)	(If Known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
433-0 Kaufmann's P.O. Box 949934 Cleveland, OH 44101-4934	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$450.00
0289 Keybank P.O. Box 8118 S Hackensack, NJ 07606-8118	N		Goods and services provided to petitioner pursuant to statement dated August 27, 2003				\$5,850.00
8384 Keybank P.O. Box 9004 Des Moines, IA 50368-9004	N		Goods and services provided to petitioner pursuant to statement dated August 26, 2003				\$2,700.00
4468 Keybank P.O. Box 93885 Cleveland, OH 44101-5885	N		Line of credit checking provided to petitioner pursuant to credit report dated June 21, 2004				\$1,200.00
				Su	bto	tal	\$10,200.00
Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total of t	Ť	ota	ľ	\$

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
7160 Keybank P.O. Box 8112 S Hackensack, NJ 07606-8112	N		Goods and services provided to petitioner pursuant to statement dated August 19, 2003				\$2,850.00
B747 Mary Kay Cosmetics, Inc. Northeast Distribution Center 1600 Cottontail Lane Somerset, NJ 08873-6702	N		Goods and services provided to petitioner pursuant to statement dated April, 2003				\$15.00
736-0 Orange Lake Resort & Country Club P.O. Box 850001 Orlando, FL 32885-0015	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$8,450.00
9815 Providian c/o Visa Platinum P.O. Box 660022 Dallas, TX 75266-0022	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$900.00
9101 SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$8,400.00
					Subt	otal	\$20,615.00
Sheet no. 5 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total		Tota	ai	\$

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	,	(Co	ntinuation Sheet)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
243 9	N	i	Goods and services				
Sam's Club			provided to petitioner				\$4,050.00
P.O. Box 4537 Dept 49			pursuant to statement				
Cristrm IL 60197-4537	N		dated September 2, 3003				
8764	_ "		Goods and services				04 770 00
Sears Premier Card			provided to petitioner	İ			\$1,750.00
P.O. BOX 182149			pursuant to credit report				
Columbus, OH 43218-2149	- N		dated June 21, 2004	ļ			
5423	⊣ "		Goods and services				67.400.00
Military Star P.O. Box 830031			provided to petitioner pursuant to credit report				\$3,100.00
Baltimore, MD 21283-0031			dated June 21, 2004				
8449	N		Goods and services				, , , , , , , , , , , , , , , , , , ,
SYMS/GE Capital Cons. Card Co.	\dashv		provided to petitioner				\$1,000.00
Department 0008			pursuant to credit report				\$1,000.00
Palatine, IL 60055-0008	İ	1	dated June 21, 2004				
7913	T N		Goods and services				
Value City Furniture	\dashv		provided to petitioner				\$10.00
P.O. Box 659704			pursuant to statement	-			\$ 10.50
San Antonio, TX 78265-9704			dated August 14, 2003				
					Subt	otal	
							\$9,910.00
Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total		Tota	il	\$

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

(Continuation Sheet)							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
1-817 Victoria's Secret P.O. Box 659728 San Antonio, TX 78265-9728	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$50.00
3761 Walmart P.O. Box 960023 Orlando, FL 32896-0023	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$650.00
5304 Wells Fargo Financial P.O. Box 98784 Las Vegas, NV 89193-8784	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$350.00
Rosa's Superstore c/o MCCBG Monogram CC Bank of Georgia P.O. Box 960061 Orlando, FL 32896-0061	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$950.00
7876 Citi-Citgo P.O. Box 9095 Des Moines, IA 50368-9095	Z		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$750.00
					Subto	otal	\$2,750.00
Sheet no. 7 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Total		To	tal	s

In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

		(CC	ontinuation Sheet)	r			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT IOR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
524.0 Family & Neighbors F.c.U. 295 Main Street, Room 703 Buffalo, New York 14203	N		Goods and services provided to petitioner pursuant to credit report dated October 8, 2003				\$500.00
4494 Sisters of Charity c/o Creditors Interchange 40 Holtz Cheektowaga, NY 14225			Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$250.00
6161 Overton Russell Doerr c/o Leslie E. Clapp 2800 Main Street Buffalo, NY 14214	N		Goods and services provided to petitioner pursuant to credit report dated June 21, 2004				\$60.00
8783 Childrens Place Plan Processing Center Des Moines, IA 50364-0001			Goods and services provided to petitioner pursuant to statement dated June, 2004				\$75.00
					Subt		\$810.00
Sheet no. <u>8</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			(Tota (Use only on last page of complete		Ť	otal	\$58,460.00

Form 6G	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NONE	

Form 6H	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(15 Km 014 m)
Lee, Antomette L., Debtor(s)	(If Known)

SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NONE	

	Form 6I (12/03)	
ſ	In re:	Case Number:
1		(15 H
ı	Lee Antoinette I Debtor(s)	(If Known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed

	oint petition is filed, unless the spouses are separate				
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP				
	Marlica LaDonna Johnson, Daughter	12/30/86			
Single	Kiarra Ladera Slay, Daughter	6/2/99			
· ·	Candace Ross, Daughter	1/26/94			
	EMPLO	YMENT:			
	DEBTOR	SPOUSE			
Occupation	CAN				
	Substitute Teacher				
	Chaplian Assistant				
Name of Employer	InteliStaf Healthcare – Buffalo				
	Buffalo Board of Education				
	Army National Guard				
How Long Employed	Since 2/5/2002				
	Since 11/2001				
	Since 11/2002				
Address of Employer	5757 Main Street, Williamsville, NY 14221				
	717 City Hall, Buffalo, NY 14202				
	HHC 152 184 Connecticut Street, Buffalo	New York 14213			

Income: (Estimate of average monthly income)		Debtor		
		InteliStaf	BBOE**	Army NG
Current monthly	gross wages, salary and commissions			•
(pro r	ate if not paid monthly)	\$281.25	\$0.00	\$200.36
Estimate m	onthly overtime	N/A	N/A	N/A
SUBTOTAL		\$281.25	\$0.00	\$200.36
Less Payroll De	eductions	·	-	
a.	Payroll taxes and social security	\$ 30.24	\$0.00	\$ 24.95
b.	Insurance	N/A	N/A	N/A
C.	Union dues	N/A	N/A	N/A
d.	Other (Specify)	_ N/A	N/A	N/A
SUBTOTAL OF	PAYROLL DEDUCTIONS	\$ 30.24	\$0.00	\$ 24.95
TOTAL NET M	ONTHLY TAKE HOME PAY	\$251.01	\$0.00	\$175.41
Regular income	e from operation of business or profession or fa	rm (attach detailed		

statement)

Income from real property

Interest from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for

the debtor's use or that of dependents listed above.

\$732.33 Child Support #1 \$325.00 Child Support #2 Social security or other government assistance

(Specify): Social Security Survivor Benefit \$167.00 VA Education Payments \$482.00

Pension or retirement income Other monthly income

(Specify) \$1,957.34 \$0.00 \$175.41 TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$2,132.75 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

^{**}Debtor currently does not work regularly for Buffalo Board of Education, although she is an employee thereof. Her year to date income for the Buffalo Board of Education is \$1,034.00 Case 1-04-14686-MJK, Doc 1, Filed 06/22/04, Entered 06/22/04 12:38:05, Description: Main Document, Page 23 of 44

Form 6J (12/03)	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)
SCHEDULE J - CURRENT EXPENDITURES OF INI	DIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average monthly expenses of the debto payments made bi-weekly, quarterly, semi-annually, or annually to show monthly	or and the debtor's family. Pro rate any rate.
Check this box if a joint petition is filed and debtor's spouse maintains a schedule of expenditures labeled "Spouse".	eparate household. Complete a separate
Rent or home mortgage payment (Include lot rented for mobile home)	\$495.00
Are real estate taxes included? ■ Yes □ No	
Is property insurance included? ■ Yes □ No	
Utilities Electricity and heating fuel	\$ 65.00
Water and sewer	\$ 40.00
Telephone	\$ 75.00
Other: Cable	\$ 35.00
Home maintenance (repairs and upkeep)	\$ 75.00 \$375.00
Food	\$375.00 \$ 80.00
Clothing	\$ 75.00
Laundry and dry cleaning	\$ 75.00 \$
Medical and dental expenses Transportation (not including car payments)	\$ 90.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$ 50.00
Insurance (not deducted from wages or included in home mortgage payments):	¥ 55.55
Homeowner's or Renter's	
Life	\$ 75.00
Health	
Auto	\$155.00
Other	
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	
Installment payments: (in chapter 12 and 13 cases, do not list payments to be inc	cluded in the plan)
Auto	
Other	
Other	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	d -4-4
Regular expenses from operation of business, profession, or farm (attach detaile Other	a statement)
TOTAL MONTHLY EXPENSES (Report also on summary of Schedules)	\$1,785.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to	be made bi-weekly, monthly,
annually, or at some other regular interval.	c
A. Total projected monthly income	\$ \$
B. Total projected monthly expenses	Ψ

(interval)

C. Excess income (A minus B)

D. Total amount to be paid into plan each

Form 6J (12/03) - Continued	
In re:	Case Number:
Lee, Antoinette L., Debtor(s)	(If Known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of twenty (20) sheets, and that they are (Total shown on summary true and correct to the best of my knowledge, information and belief. page plus 1)

		pago pros 1/
Date: June 21, 2004	Signature:	antoriette A. Lee
	° –	Antoinette L. Lee Debtor
Date:	Signature:	
		None, Joint Debtor, if any
		(if joint case, both spouses must sign)
CERTIFIC	ATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C.§110)
I certify that I am a bankruptcy petitio the debtor with a copy of this docume		U.S.C. §110, that I prepared this document for compensation, and that I have provided
Printed or Typed Name of Bankruptc	y Petition Preparer	Social Security Number (Required by 11 U.S.C. §110(c).)
Address		
Names and social Security numbers	of all other individuals who	prepared or assisted in preparing the document:
If more than one person prepared thi	s document, attach additio	nal signed sheets conforming to the appropriate Official Form for each person.
X		
Signature of Bankruptcy Petition Pre		Date
A bankruptcy p Bankruptcy	etition preparer's failure Procedure may result in	to comply with the provisions of title 11 and the Federal Rules of fines or imprisonment or both. 11 U.S.C.§110; 18 U.S.C.§156
DECLAR	ATION UNDER PENALTY	OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the the partnership) of the the foregoing summary and schedule	(the president or(corporations, consisting ofsh	other officer or an authorized agent of the corporation or a member or an authorized agent of n or partnership) named as debtor in this case, declare under penalty of perjury that I have read eets, and that they are true and correct to the best of my knowledge, information and belief.
Date:	44 31.	Signature:
		(Print or type name of individual signing on behalf of debtor)
[An individual signing on behalf of a	partnership or corporation i	must indicate position or relationship to debtor]
Penal		ement or concealing property. Fine of up to \$500,000 or

imprisonment for up to 5 years or both. 18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT DISTRICT OF WESTERN NEW YORK

In re:			Case No:			
Lee, Antoinet	te L.,					
		Debtor(s)				
	CI	HAPTER 7 INDIVIDU	IAL DERTORS	CTATEMENT	OE INTENTION	
4 I have files		ets and liabilities wh				of the estate
2. I intend to	do the following wit	th respect to the prop	perty of the esta	ate which secure	s those consumer	debts:
a. Property to Be Surrendered.						
Description of property			Creditor's name			
	568 Masten Ave Buffalo, New Yo				M & T Mortga	age Corporation
b.	Property to Be F	Retained		[Check any applicable statement.]		
Description Of Property		Creditor's Name		Property Is claimed as exempt	Property will Be redeemed Pursuant to 11 U.S.C. §722	Debt will be Reaffirmed Pursuant to 11 U.S.C. §524(c)
NONE						
Date:	June 21, 2004			tornette ntoinette L. Le	L Lee e, Debtor	
CEI	RTIFICATION OF	NON-ATTORNEY B	ANKRUPTCY	PETITION PREF	PARER (See 11 U.S	S.C. §110)
I certify that I a	m a bankruptcy petiti the debtor with a cop	on prepare as defined y of this document.	in 11 U.S.C. §11	0, that I prepared	this document for con	npensation, and that I
Printe	d or Typed Name of	Bankruptcy Petition Pr	eparer So	cial Security Num	ber (Required by 11 t	J.S.C. § 110)
Addre Names and S		nbers of all other ind	ividuals who pre	epared or assiste	ed in preparing this	document.
If more than ceach person.	one person prepare	ed this document, att	ach additional s	sheets conformir	ng to the appropriate	e Official form for
Χ	atura of Dankminter	Petition Preparer		Doto		
Signa	ature of Bankruptcy	retition Preparer		Date		

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

DISTRICT OF WESTERN NEW YORK

In re: Lee, Antoinette L.,	Case No.	
(Name)		(if known)
Debtor		

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

In 2002, Debtor earned an approximate annual gross income of \$16,625.00; In 2003, Debtor earned an approximate annual gross income of \$20,500.00; In 2004, Debtor earned an approximate gross income to date of \$9,400.00;

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year i**mmediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE **OR CLOSING**

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

OF BANK OR

NAME AND ADDRESS NAMES AND ADDRESSES OF THOSE WITH ACCESS OF

DESCRIPTION DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF

SETOFF

SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF

BEGINNING AND ENDING

NAME

TAXPAYER I.D. NUMBER

ADDRESS

NATURE OF BUSINESS DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

None ■	a. List all bool	ised the keeping of books of acc	rithin the two years imm ount and records of the	nediately preceding the filing of this bankruptcy debtor. DATES SERVICES RENDERED	/
None ■	b. List all firm case have audited t NAME	ns or individuals who within the he books of account and records ADDRES	s, or prepared a financia	preceding the filing of this bankruptcy all statement of the debtor. DATES SERVICES RENDERED	
None	c. List all firm account and record NAME	ns or individuals who at the time less of the debtor. If any of the boo	of the commencement o	of this case were in possession of the books ords are not available, explain. ADDRESS	ıf
None	d. List all fina financial statement NAME AND ADDE	was issued within the two years	other parties, including immediately preceding	mercantile and trade agencies, to whom a the commencement of this case by the debtor	r.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

* * * * * *

I declare under penalty of perj attachments thereto and that th		wers contained in the foregoing statement of financial affairs and any
Date June 21, 2004	Signature of Debtor	Antoinette L. Lee
Date	Signature of Joint Debtor (if any)	None
[If completed on behalf of a pa	rtnership or corporation]	
I, declare under penalty of perjattachments thereto and that the	iury that I have read the ans ey are true and correct to th	wers contained in the foregoing statement of financial affairs and any be best of my knowledge, information and belief.
Date	Signature	
		Print Name and Title
[An individual signing on beha	If of a partnership or corpor	ation must indicate position or relationship to debtor.]
		nuation sheets attached
Penalty for making a false sta	atement: Fine of up to \$500,00	0 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
CERTIFICATION AND SIG	GNATURE OF NON-ATTOR	RNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a becompensation, and that I have	pankruptcy petition prepare provided the debtor with a	r as defined in 11 U.S.C. § 110, that I prepared this document for copy of this document.
Printed or Typed Name of Ban	kruptcy Petition Preparer	Social Security No. (See 11 U.S.C. § 110[c])
Address		
Names and Social Security nur	mbers of all other individual	s who prepared or assisted in preparing this document:
If more than one person prepa each person.	red this document, attach ac	dditional signed sheets conforming to the appropriate Official Form for
X	on Preparer	Date

[If completed by an individual or individual and spouse]

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

WESTERN DISTRICT OF NEW YORK

Kttorney for Petitioner

Case No. (If Known) In Re: Lee, Antoinette L., Debtor(s)

STATEMENT

\$1.000.00*

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: (2)
 - for legal services rendered or to be rendered in contemplation of and in connection with this case. (a)
 - prior to filing this statement, debtor(s) have paid (b)

300.00* 700.00* the unpaid balance due and payable is

- (c) \$209.00 of the filing fee in this case has been paid. (3)
- The services rendered or to be rendered include the following: (4)
 - analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition (a) under title 11 of the United States Bankruptcy Code.
 - preparation and filing of the petition, schedules, statement of affairs and other documents required by the court. (b)
 - representation of the debtor(s) at the meeting of creditors. (c)
- The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, (5)
- The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, (6) wages and compensation for services performed, and
- (7) the undersigned has received no transfer, assignment or pledge of property except the following for the value states:
- The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any (8) compensation paid or to be paid except as follows:

*Services rendered at a rate of \$110.00 to \$155.00 per hour; servites expected to entail 8-10 hours

June 21, 2004 Dated:

Respectfully Submitte

Diane R. Tiveron

Attorney's name and address: Hogan & Willig, PLLC, One John James Audubon Parkway, Suite 210, Amherst, NY 14228

Adelphia P.O. Box 371449 Pittsburgh, PA 15250-7449

Adelphia Security P.O. Box 31261 Tampa, FL 33631-3261

Adelphia Checkpoint Security 2500 N. Tamiami Trail, Suite #221 Naples, FL 34103

American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002

AT&T Universal Card P.O. Box 8203 South Hackensack, NJ 07606-8203

AT&T P.O. Box 8212 Aurora, IL 60572-8212

Steven J. Baum, Esq. 220 Northpointe Parkway, Suite G Amherst, New York 14228

The Bon Ton P.O. Box 17598 Baltimore, MD 21297-1598

Broadview Networks P.O. Box 26021 New York, New York 10087-6021 Buffalo General Hospital P.O. Box 6767 Buffalo, NY 14240-6767

Childrens Place Plan Processing Center Des Moines, IA 50364-0001

Cingular Wireless P.O. Box 17496 Baltimore, MD 21297-1496

Citi-Citgo P.O. Box 9095 Des Moines, IA 50368-9095

Citi Cards P.O. Box 8110 S Hackensack, NJ 07606-8110

City of Buffalo Division of Treasury P.O. Box 27 Buffalo, NY 14240-0027

City of Buffalo City Hall Buffalo, New York 14202

Fairfield Communities, Inc. FairShare Plus Cash Management P.O. Box 340090 Boston, MA 02241-0000 Fairshare Plus c/o Resort Financial Services P.O. Box 93742 Las Vegas, NV 89193-3742

Fairfield Acceptance Corp. of Nevada P.O. Box 98940 Las Vegas, NV 89193-8940

Family & Neighbors F.C.U. 295 Main Street, Room 703 Buffalo, NY 14203

Home Depot Credit Services Processing Center Des Moines, IA 50364-0000

Household Bank c/o Bankcard Services P.O. Box 17051 Baltimore, MD 21297-1051

JcPenney P.O. Box 960001 Orlando, FL 32896-0001

Kaufmann's P.O. Box 949934 Cleveland, OH 44101-4934

Keybank P.O. Box 8118 S Hackensack, NJ 07606-8118

Keybank P.O. Box 9004 Des Moines, IA 50368-9004 Keybank P.O. Box 93885 Cleveland, OH 44101-5885

Keybank P.O. Box 8112 S Hackensack, NJ 07606-8112

M & T Mortgage Corporation Residential Mortgage P.O. Box 444 Buffalo, New York 14240

Mary Kay Cosmetics, Inc. Northeast Distribution Center 1600 Cottontail Lane Somerset, NJ 08873-6702

Military Star P.O. Box 830031 Baltimore, MD 21283-0031

New York State Department of Labor Unemployment Insurance Division P.O. Box 611 Albany, New York 12201-0611

Orange Lake Resort & Country Club P.O. Box 850001 Orlando, FL 32885-0015

Overton Russell Doerr c/o Leslie E. Clapp, Phd 2800 Main Street Buffalo, Ny 14214 Providian c/o Visa Platinum P.O. Box 660022 Dallas, TX 75266-0022

Rosa's Superstore c/o Monogram CC Bank of Georgia P.O. Box 960061 Orlando, FL 32896-0061

SallieMae Servicing P.O. Box 9500 Wilkes Barre, PA 18773-9500

Sam's Club P.O. Box 4537 Dept 49 Crlstrm IL 60197-4537

Sears Premier Card P.O. Box 182149 Columbus, OH 43218-2149

Sisters of Charity c/o Creditors Interchange 40 Holtz Cheektowaga, NY 14225

SYMS/GE Capital Cons. Card Co. Department 0008 Palatine, IL 60055-0008

Value City Furniture P.O. Box 659704 San Antonio, TX 78265-9704 Victoria's Secret P.O. Box 659728 San Antonio, TX 78265-9728

Walmart P.O. Box 960023 Orlando, FL 32896-0023

Wells Fargo Financial P.O. Box 98784 Las Vegas, NV 89193-8784